
HUD Practice Exam Questions And Answers

Which document is most important when working with a client to develop an initial budget as part of a Client Action Plan? - Answer- Pay Stub

A client would like to purchase a home within one year. The client is motivated to increase household income as a way to save for a down payment and qualify for a loan. Which is the best solution for the client to reach this goal? - Answer- Find a second job

A credit report may contain which information? - Answer- The number of accounts in collection status

Six months ago a client left a job as a reporter to start a business in the retail industry. To prepare to buy a house, the client closed credit card accounts and has been using savings to pay down credit card debt and collections. The client has not been able to save much for a down payment with all the debt payments but knows about an affordable homeownership program that only requires a 1% down payment with an FHA loan. What might result from the client closing the credit card accounts? - Answer- It increases credit utilization, causing a negative impact on the credit score.

Which action would a client take to improve a credit score? - Answer- Pay delinquent accounts

A client does not receive a written monthly statement from the credit card company. Which credit law could this omission violate? - Answer- Fair Credit Billing Act

A client shopping for a mortgage loan presents a housing counselor with an offer from a local mortgage lender. The interest rate on the offer is 7.5% for a 30-year fixed rate mortgage with a 20% down payment required. The counselor reviews the client file and determines the client's credit score is 725 and the client's total debt-to-income ratio is 20%. - Answer- "I am unable to determine whether the loan is predatory, but I suggest you shop around with other lending sources."

Which action should a counselor recommend a client take first after discovering identity theft? - Answer- File an identity theft report

In which situation would a client's responsibilities, recurring costs, and upfront costs be evaluated? - Answer- When weighing housing options

Hud Questions And Answers

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Hud Questions And Answers:

The Enigmatic Realm of **Hud Questions And Answers**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing in short supply of extraordinary. Within the captivating pages of **Hud Questions And Answers** a literary masterpiece penned by way of a renowned author, readers attempt a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting affect the hearts and minds of those who partake in its reading experience.

<https://staging.conocer.cide.edu/About/Resources/Documents/Linnovation%20Vers%20Une%20Nouvelle%20Ra%20Volution%20Technologique%20Collection%20Pluralisme.pdf>

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